[Your temporary address if you have one]

[Date]

To bank manager

**[The bank’s address]**

Dear bank manager

I came into your branch today to ask about a basic bank account.

I hoped to be able to open an account after seeing the information on your website **[include a link to the bank's website]**.

A staff member told me that I could not open an account and I was not given a proper reason for this.

Please can you send me a reason by email. Alternatively, I can collect a letter from the bank.

I would like to know if you have a list of acceptable documents on your website.

Let me know if I can provide any more information to support my application.

Under the FCA Principles for Business (FCA Handbook, PRIN 2.1) you must:

* treat customers fairly
* communicate with customers clearly
* pay attention to the information needs of customers

You must also follow FCA guidance on the fair treatment of vulnerable customers.

**[You can include the following information if you want. You do not have to give personal information. These are not conditions for a basic bank account.]**

I believe I am at an extra disadvantage because of:

* my health conditions or disabilities
* my housing situation, finances or debts
* difficulties using computers or the internet
* difficulties understanding, speaking, reading or writing English

Please let me know how you intend to meet my needs as a customer.

Please respond as soon as possible and send me a copy of your complaints process.

Kind regards

**[Your name]**

**[Your phone number or the phone number for your temporary address]**